

STATE OF MISSISSIPPI

Johnny A. DeLuke and Dixie K. DeLuke

COUNTY OF DESOTO

MGN 13-002-4913114277

SUBSTITUTED TRUSTEES DEED

WHEREAS, on February 23, 2001, Johnny A. DeLuke and Dixie K. DeLuke, executed a Deed of Trust to Bill R. McLaughlin, Trustee for the benefit of Union Planters Bank, National Association, which Deed of Trust is filed for record in Book 1301 at Page 111 and re-recorded in Book 1383 at Page 206 and in Book 1876 at Page 589 in the office of the Chancery Clerk of DeSoto County at Hernando, Mississippi; and

WHEREAS, as authorized by the aforesaid Deed of Trust and in strict accordance therewith, Union Planters Bank, N.A. being one and the same as Union Planters Bank, National Association, appointed and substituted J. Gary Massey as Trustee therein in the place and stead of the trustee named in said Deed of Trust or subsequently substituted therein by Substitution of Trustee dated December 17, 2003, and duly filed for record in the office of the aforesaid Chancery Clerk in Book 1893 at Page 394 prior to the first publication and posting of the notice of sale; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust, which default continued for a period of time necessary for the holder thereof to declare the entire indebtedness, together with attorney's fees, expenses and costs, immediately due and payable, as was its option so to do under the terms of said Deed of Trust, and default having been made in payment of said amount and the Substituted Trustee having been requested and directed by Union Planters Bank, N.A, to foreclose under the terms of said Deed of Trust, I did on February 12, 2004, during legal hours, being between the hours of 11:00 a.m. and 4:00 p.m., at the East front door of the County Courthouse of DeSoto County, Hernando, Mississippi, in accordance with the terms of the Deed of Trust and the laws of the State of Mississippi, offer for sale at public auction and sell to the highest and best bidder for cash the following described land and property lying and being situated in DeSoto County, Mississippi, being more particularly described as follows, to wit:

LOT 68, SECTION A, REVISED, LAKEWOOD ESTATES SUBDIVISION, IN SECTION 23, TOWNSHIP 2 SOUTH, RANGE 7 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 11, PAGES 1-3, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

Said property was sold after strictly complying with all the terms and conditions of said Deed of Trust and the statutes made and provided in such cases. A notice of time, place and terms of said sale, together with a description of the property to be sold, was given by publication in the DeSoto County Times, a newspaper published in DeSoto County, Mississippi for four consecutive weeks preceding the date of sale. The notices were

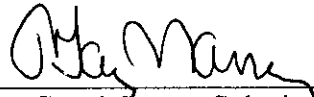
published on January 15, 22, 29 and February 5, 2004, (a certified copy of which is attached hereto), and a notice identical to the published notice was posted on the bulletin board at the East front door of the County Courthouse of DeSoto County, Hernando, Mississippi for said period of four consecutive weeks. Everything necessary to be done was done to make and effect, a good and lawful sale.

At said Sale, Union Planters Bank, N.A. bid for said property in the amount of \$18,000.00, which being the highest and best bid, the same was then and there struck off to Union Planters Bank, N.A. being one and the same as Union Planters Bank, National Association and it was declared the purchaser thereof.

NOW THEREFORE, in consideration of the full payment of the purchase price, I, the undersigned Substituted Trustee, do hereby sell and convey unto Union Planters Bank, N.A., the land and property herein described. I convey only such title as is vested in me as Substituted Trustee.

This sale shall be subject to that prior Deed of Trust recorded in Book 1301 at Page 96.

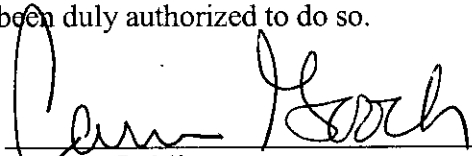
WITNESS MY SIGNATURE, on February 12, 2004.



J. Gary Massey, Substituted Trustee

STATE OF MISSISSIPPI
COUNTY OF HINDS

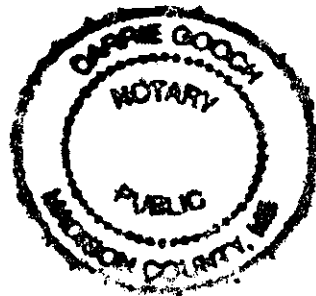
Personally appeared before me, the undersigned authority in and for said county and state, on February 12, 2004, the within named J. Gary Massey, Substituted Trustee, duly identified before me, who acknowledged that in said representative capacity he executed the above and foregoing instrument, after having first been duly authorized to do so.



Notary Public

My commission expires:

Notary Public State of Mississippi At Large
My Commission Expires: February 21, 2008
Bonded Thru Heiden, Brooks & Garland, Inc.



GRANTOR'S ADDRESS:

J. Gary Massey, Substitute Trustee
Shapiro & Massey, L.L.P.
1910 Lakeland Drive, Suite B
Jackson, MS 39216
601-981-9299
S&M #03-1372

GRANTEE'S ADDRESS:

Union Planters Mortgage, Inc.
P. O. Box 18001
Hattiesburg, MS 39404-8001
800-986-2462

PREPARED BY:

J. Gary Massey, Substitute Trustee
Shapiro & Massey, L.L.P.
1910 Lakeland Drive, Suite B
Jackson, MS 39216
(601) 981-9299

INDEX: LOT 68, SECTION A, REVISED, LAKEWOOD ESTATES SUBDIVISION,
SEC. 23, T2S, R7W, DESOTO COUNTY, MISSISSIPPI

MAR 3 2 14 PM '04

BK 466 PG 341
W.E. DAVIS CH. CLK

PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI
COUNTY OF DESOTO

Lisa Fuller personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times Today, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 4 consecutive times, as follows, to-wit:

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on February 23, 2001, Johnny A. DeLuxe and Dixie K. DeLuxe, executed a certain deed of trust to Bill R. McLaughlin, Trustee for the benefit of Union Planters Bank, National Association, which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 1301 at Page 111 and re-recorded in Book 1383 at Page 206 and in Book 1878 at Page 589; and

WHEREAS, Union Planters Bank, N.A. being one and the same as Union Planters Bank, National Association, has heretofore substituted J. Gary Massey as Trustee by instrument dated December 17, 2003 and recorded in the aforesaid Chancery Clerk's Office in Book 1893 at Page 304; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Union Planters Bank, N.A., the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, J. Gary Massey, Substituted Trustee in said deed of trust, will on February 12, 2004 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East front door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

LOT 88, SECTION A, REVISED, LAKEWOOD ESTATES SUBDIVISION, IN SECTION 23, TOWNSHIP 2 SOUTH, RANGE 7 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 11, PAGES 1-3, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY.

This sale shall be subject to that prior Deed of Trust recorded in Book 1301 at Page 96.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 12th day of January, 2004.

J. Gary Massey
SUBSTITUTED TRUSTEE
Shapiro & Massey, L.L.P.
1910 Lakeland Drive, Suite B
Jackson, MS 39216

Volume No. 109 on the 15 day of Jan., 2004

Volume No. 109 on the 22 day of Jan., 2004

Volume No. 109 on the 29 day of Jan., 2004

Volume No. 109 on the 5 day of Feb., 2004

Volume No. _____ on the _____ day of _____, 2004

Lisa Fuller

Sworn to and subscribed before me, this 5 day of Feb., 2004

BY Judith M. Douglas

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES: JANUARY 18, 2005
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED

A. Single first insertion of 407 words @ .12 \$ 48.84

B. 3 subsequent insertions of 1221 words @ .10 \$ 122.10

C. Making proof of publication and depositing to same \$ 3.00

TOTAL PUBLISHER'S FEE: \$ 173.94

- On the Square- Hernando, MS 38632 • 601.429.6397 • Fax: 429.5229
y 51 North, Southaven, MS 38671 • 601.393.6397 • Fax: 393.6463